

### **REMARKS/ARGUMENTS**

5 This Application stands finally rejected on all pending Claims. The Applicant filed a Notice of Appeal, which was followed by a request for continuing examination and a response to the final rejection filed April 30, 2007. An interview with Examiners Colbert, Patel and Rioux with Mr. Jennings in person and Mr. Smith via telephone took place May 17. This amendment is being formally filed at Examiner Colbert's request in response to the guidance provided by her and Examiners Patel and Rioux regarding the issue of making the claims allowable. This amendment does not replace the arguments regarding obviousness found in the last response of April 30. Any  
10 remaining rejections regarding obviousness made by the Examiner should address the Applicants' arguments found in the response of April 30.

The first part of these remarks will summarize the Applicants' perspective and notes from phone discussions between the filing of the last response and the meeting.  
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The second part will summarize the Applicants' perspective of the interview.

The third part of the remarks will discuss the claims as currently presented.

20 The Fourth part of these remarks is a request for a telephone interview as soon as possible. The proposed agenda of the meeting is to finalize any further amendments that need be made to place this application in condition for allowance.

**Part One: Applicants' summary of telephone discussions before the meeting**

The agenda of the meeting as discussed before the meeting was for the purpose of resolving issues to put the claims in condition for allowance. Examiner Colbert is also examining the first  
5 continuation, docket number R250-001C1, application number 10/429,157. Examiner Rioux is examining the second continuation, docket number R250-001C2, application number 10/429,383, was also in attendance and acted to facilitate setting up the meeting.

Toward the goal of placing these applications in condition for allowance, Examiner Colbert  
10 requested the Applicant place in the file wrapper of this application an affidavit of the date of invention and reduction to practice, which was done by electronic filing the night before the meeting. Mr. Jennings and Examiner Colbert also found that while the transmittal sheet of the initially filed application correctly called out three provisional applications to which priority was claimed, the application needed to be amended to call this out. This amendment to the specification is found in  
15 this paper.

Originally, the Applicants had requested that Examiner Trammell attend the meeting. However, he could not attend and Examiner Colbert then arranged for primary Examiner Patel to attend so that the meeting would meet internal requirements of seniority.

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**Part Two: Applicants' summary of the meeting on May 17**

An interview with Examiners Colbert, Patel and Rioux with Mr. Jennings in person and Mr. Smith via telephone took place May 17.

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The petition to make special of the first continuation had been lost by the Office of Petitions, and Examiner Colbert requested that our firm fax her the petition and mailing receipts so that she could track it down. Mr. Smith said he would insure that happened and those papers have been faxed to her May 25, 2007. Examiner Rioux had found the letter granting the petition to make  
10 special for R250-001C2, which had been misplaced.

The preferred form for the above claim amendments was discussed. Mr. Smith offered to send Examiners Colbert and Rioux proposed amendments by fax, but Examiner Colbert stated that it would be much better if the Claims were filed as formal amendments.

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Discussion of Claim 1: Examiner Patel asked Mr. Jennings to discuss the obviousness issues regarding the prior art reference Fraser et al (5,995,947). Mr. Jennings stated that Fraser does not teach mortgage origination through a loan originator distinct from the loan broker and the lender, noting Figure 1 of Fraser, where there are loan broker and lender stations, but no loan originators in  
20 this or the other Figure. Nor could Mr. Jennings find any teaching or suggestion of a loan originator distinct from the loan broker and from the lender generating the loan application in the text. None of the Examiners offered a contrary opinion or insight to this statement, and there appeared to be consensus the this issue was resolved.

25 Mr. Jennings discussed the explicit teaching away found in the article "Stay in Tune with RESPA". First, even several years after the initial filing date of the application, there was still a significant problem in the mortgage industry with people improperly providing duplicative services or engaging in activities which violated the Real Estate Settlement Procedures Act (RESPA). This also spoke to the standard of knowledge that could be assumed of one skilled in the art, that they  
30 were likely to be ignorant enough of the relevant federal law to unwittingly violate it. Mr. Jennings

and Mr. Smith had the impression that this perspective was accepted by the Examiners, in that there was no countervailing remark or statement.

5 Examiner Patel asked Mr. Jennings and Examiner Colbert about the issues of enablement, to which both of them agreed that the specification as amended did enable the claims, and that this amendment did not constitute new matter.

Examiners Patel, Colbert and Rioux provided insights as to what would need to be done regarding this Claim, and Mr. Jennings working their ideas, proposed language he typed into his  
10 notebook computer, which they reviewed and found acceptable. The following is what they agreed to in the meeting:

1. *(Proposed Amendment) A data processing system, comprising:*  
*means for managing the origination of a mortgage loan by a loan originator*  
15 *in coordination with a loan broker distinct from the loan originator for a loan*  
*customer distinct from the loan originator;*  
*wherein the loan originator has the already possessed data for the loan*  
*customer;*  
*wherein the means for managing, comprising:*  
20 *means for the loan originator providing services necessary for the origination*  
*of the mortgage loan and not duplicative of services provided by the loan broker;*  
*and*  
*means for verifying the services are legally compliant with the guidelines of*  
*federal and state law;*  
25 *wherein means for the loan originator providing services, further comprises:*  
*means for collecting data regarding the loan customer not previously*  
*possessed by the loan originator;*  
*means for generating a loan application for the loan customer regarding the*  
*not previously possessed data and the already possessed data regarding the loan*  
30 *customer;*

*means for generating disclosure documents regarding the mortgage loan and the already possessed data and the not previously possessed data regarding the loan customer; and*

*means for transferring the loan application to the loan broker;*

*wherein the loan originator provides services necessary for the origination of the mortgage loan and not duplicative of services provided by the loan broker, making a loan origination fee paid to the loan originator at a time of closing on the mortgage loan legally compliant with the guidelines of the Real Estate Settlement Procedures Act ("RESPA");*

*wherein the loan originator is not the loan broker; and the loan originator is not the loan customer, for whom the loan originator has the already possessed data.*

**Discussion of Claim 32:** The discussion of this Claim focused upon a commitment by Mr. Jennings to amend it similarly to the language discussed for Claim 1.

**Discussion of Claims 65 and 84:** Mr. Jennings pointed out that the loan originators called out in these Claims were taken directly from the article "Stay in Tune with RESPA", which provided an explicit teaching away for these elements. Mr. Jennings also committed to amending these claims similarly to the discussed amendment of Claim 1.

**Discussion of Claims 108 and 109:** These Claims also needed amendment comparable to that discussed for the previous mentioned Claims. Considering the election to restrict required for Claims 110-117, the question was raised whether these should be restricted out as well. Examiners Colbert and Patel did not think that necessary, they were close enough to the rest of the claims they could remain with them.

**Discussion of Claims 110 to 117:** Mr. Jennings was asked to show where in the specification these Claims were supported, to which Mr. Jennings pointed out Figure 3A showed the basis of that

support, which was then elucidated in many of the subsequent Figures 3B and so on. Examiners Colbert and Patel found that these Claims added in the last response constituted a new invention, and in the meeting requested an election to restrict, which Mr. Jennings and Mr. Smith provisionally agreed should be for the Claims between 1 and 109, and cancelled Claims 110 to 117, which is  
5 confirmed in the list of the Claims in this response.

### Part Three: Discussion of the Claims as presented in this Amendment

**Claim 1:** During the meeting May 17, Examiner Patel asked Mr. Jennings to discuss the obviousness issues regarding the prior art reference Fraser et al (5,995,947), who stated that he did not find a loan originator distinct from the loan broker and the lender, either in the Figures or text. None of the Examiners offered a contrary opinion or insight to this statement, and there was no further discussion of the issue of obviousness in the meeting. The Applicants assume that either the rejection of this Claim under 35 USC 103 will be removed, or if any rejection on this basis remains, then the argument presented in the last filed response of April 30 will be addressed by the Examiner in the next Office Action.

Examiners Patel, Colbert and Rioux provided insights as to what would need to be done to this Claim to make it allowable. Mr. Jennings working with their ideas, proposed language he typed into his notebook computer, which they reviewed and found acceptable:

1. *(Currently amended) A data processing system, comprising:*  
*means for managing the origination of a mortgage loan by a loan originator*  
*in coordination with a loan broker distinct from the loan originator for a loan*  
*customer distinct from the loan originator:*  
*wherein the loan originator has the already possessed data for the loan*  
*customer;*  
*wherein the means for managing, comprising:*  
*means for the loan originator providing services necessary for the origination*  
*of the mortgage loan and not duplicative of services provided by the loan broker;*  
*and*  
*means for verifying the services are legally compliant with the guidelines of*  
*federal and state law;*  
*wherein means for the loan originator providing services, further comprises:*  
*means for collecting data regarding the loan customer not previously*  
*possessed by the loan originator;*

*means for generating a loan application for the loan customer regarding the not previously possessed data and the already possessed data regarding the loan customer;*

*means for generating disclosure documents regarding the mortgage loan and the already possessed data and the not previously possessed data regarding the loan customer; and*

*means for transferring the loan application to the loan broker;*

~~*wherein the loan originator provides services necessary for the origination of the mortgage loan and not duplicative of services provided by the loan broker, making a loan origination fee paid to the loan originator at a time of closing on the mortgage loan legally compliant with the guidelines of the Real Estate Settlement Procedures Act ("RESPA");*~~

~~*wherein the loan originator is not the loan broker; and*~~

~~*the loan originator is not the loan customer, for whom the loan originator has the already possessed data.*~~

Mr. Jennings and Mr. Smith have subsequently revised for clarity this Claim in the spirit of the above version to come up with the following, which is what is being submitted:

1. *(Currently amended) A data processing system, comprising:*

*means for managing the origination of a mortgage loan by a loan originator in coordination with a loan broker distinct from the loan originator for a loan customer distinct from the loan originator using already possessed data for the loan customer, comprising:*

*means for the loan originator providing services necessary for the origination of the mortgage loan and not duplicative of services provided by the loan broker, further comprising:*

*means for collecting data regarding the loan customer not previously possessed by the loan originator;*

*means for generating a loan application for the loan customer*



*regarding the not previously possessed data and the already possessed data  
regarding the loan customer;*

*means for generating disclosure documents regarding the mortgage  
loan and the already possessed data and the not previously possessed data  
regarding the loan customer; and*

*means for transferring the loan application to the loan broker; and  
means for verifying the services are legally compliant with the guidelines of  
federal and state law*

~~*wherein the loan originator provides services necessary for the origination of  
the mortgage loan and not duplicative of services provided by the loan broker;  
making a loan origination fee paid to the loan originator at a time of closing on the  
mortgage loan legally compliant with the guidelines of the Real Estate Settlement  
Procedures Act ("RESPA");*~~

~~*wherein the loan originator is not the loan broker; and  
the loan originator is not the loan customer, for whom the loan originator has  
the already possessed data.*~~

The Applicants' submit that this is a more readable version of this Claim in keeping with the guidance provided by the Examiners in the meeting. While there was no final agreement on the allowance from the Examiners, at least in part because the other Claims were not similarly amended, Examiners Colbert and Patel agreed that this language would be close enough for Examiner Colbert to make an Examiner's amendment to clear up any final issues.

Consequently, the Applicants find this claim as amended allowable and request that any rejection to this Claim be removed. Should the Examiner be unwilling to remove a rejection to this Claim, the arguments provided by the previous response need to be addressed by the next Office Action.

**Claims 2, 3, and 16** are dependent upon Claim 1 and have been amended in light of the amendment of Claim 1:

2. (currently amended) The data processing system recited in claim 1, wherein the means for the loan originator providing services further ~~comprising~~ comprises:  
means for transferring data from a remote computer system to the data  
5 processing system; and  
means for incorporating the transferred data into the loan application.

3. (currently amended) The data processing system recited in claim 1, wherein the means for the loan originator providing services further ~~comprising~~ comprises:  
10 means for ordering at least one required legal document for the mortgage loan.

16. (currently amended) The data processing system recited in Claim 1, wherein the means for verifying the services are legally compliant comprises ~~further~~ ~~comprising~~:  
15 means for configuring the data processing system to act as the loan originator computer.

For at least the reasons discussed in the meeting on May 17, and in the previously filed  
20 response, the Applicants find these claims as amended are allowable and request that their rejection be removed. Should the Examiner be unwilling to remove any rejection to these Claims, the arguments provided by the previous response need to be addressed by the next Office Action.

**Claims 12-15, 17-19, 21-25, 27-29, 31, 60, 62, and 63** are also dependent upon Claim 1 and  
25 of them the following have been amended to improve readability:

13. (currently amended) The data processing system recited in Claim 2,  
means for transferring data from the remote computer system ~~is further~~  
~~comprised of~~ further comprises:  
30 means for transferring data from a credit reporting computer system

*regarding the loan customer to the data processing system.*

14. *(currently amended) The data processing system recited in Claim 2,  
means for transferring data from the remote computer system ~~is further~~  
5 ~~comprised of~~ further comprises:*

*means for requesting a report from an inspection agency regarding the loan  
application; and*

*means for transferring the data from the inspection agency regarding the  
requested report to the data processing system.*

17. *(Currently amended) The data processing system recited in Claim 16,  
wherein the means for configuring the data processing system ~~is further~~  
10 ~~comprised of~~ further comprises at least one member of the collection comprising:*

*means for determining whether the loan originator needs a license; and*

15 *means for aiding a licensed loan originator in where to hang the license.*

18. *(Currently amended) The data processing system recited in Claim 1,  
wherein the means for generating the loan application ~~is further comprised of~~  
20 further comprises:*

*means for translating from a loan originator's database to import  
information into the loan application;*

*wherein the loan originator is not a loan officer; and*

*wherein the loan originator's database is not a loan officer's database.*

22. *(Currently amended) The data processing system recited in Claim 1,  
wherein the means for collecting data not already possessed ~~is further~~  
25 ~~comprised of~~ further comprises:*

*means for data entry making assumptions that require a minimum data fields  
be entered by the loan originator.*

23. (Currently amended) *The data processing system recited in Claim 1,  
wherein the means for generating the loan application ~~is further comprised of~~  
further comprises:  
means for determining which forms are appropriate to the loan application.*

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For at least the reasons discussed in the meeting on May 17, and in the previously filed response, the Applicants find these claims allowable and request that their rejection be removed. Should the Examiner be unwilling to remove a rejection to any of these Claims, the arguments provided by the Applicants' previous response need to be addressed in the next Office Action.

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**Claim 32:** The discussion of this Claim focused upon a commitment by Mr. Jennings to amend it similarly to the language discussed for Claim 1:

32. (Currently amended) *A computerized method comprising the step of:  
managing the origination of a mortgage loan by a loan originator in  
coordination with a loan broker distinct from the loan originator for a loan customer  
distinct from the loan originator using already possessed data for the loan customer,  
comprising the steps of:*  
*the loan originator providing services necessary for the origination of the*  
*mortgage loan and not duplicative of services provided by the loan broker, further*  
*comprising the steps of:*  
*generating a loan application for the loan customer regarding not*  
*previously possessed data and already possessed data by the loan originator*  
*about the loan customer;*  
*generating disclosure documents regarding the mortgage loan and*  
*the already possessed data and the not already possessed data regarding the*  
*loan customer; and*  
*transferring the loan application to the loan broker; and*  
*verifying the services are legally compliant with the guidelines of federal and*  
*state law;*

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~~wherein the loan originator provides services necessary for the origination of the mortgage loan and not duplicative of services provided by the loan broker, making a loan origination fee paid to the loan originator at a time of closing on the mortgage loan legally compliant with the guidelines of the Real Estate Settlement Procedures Act ("RESPA");~~

~~wherein the loan originator is not the loan broker; and  
wherein the loan originator is not the loan customer, for whom the loan originator has the already possessed data.~~

Based upon the discussion in the meeting May 17 and the previously filed response, the Applicants find this claim as amended allowable and request that its rejection be removed. Should the Examiner be unwilling to remove a rejection to this Claim, the arguments provided by the previous response need to be addressed in the next Office Action.

**Claims 33, 34, 38, 40, 42, and 45** are dependent upon Claim 32 and have been amended in light of the amendment of Claim 32:

33. (Currently amended) The method of claim 32, wherein the step of the loan originator providing services further comprising the step of:

*the loan originator operating a computer as a loan originator computer.*

34. (Currently amended) The method of Claim 33, wherein the step of the loan originator providing services further comprising the steps of:

*transferring data from a remote computer system to the loan originator computer; and*

*incorporating the transferred data into the loan application.*

38. (Currently amended) The method recited in Claim 33, wherein the step of verifying the services are legally compliant further comprising the step of:

*configuring the computer to act as the loan originator computer.*

40. (Currently amended) The method recited in Claim 33, wherein the step of the loan originator providing services further comprising the step of:  
ordering at least one required legal document for the mortgage loan.

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42. (Currently amended) The method recited in Claim 32, wherein the step of the loan originator providing services further ~~comprised of~~ comprising the step of:  
translating from a database of the loan originator to import information into the loan application;

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wherein the loan originator is not a loan officer; and  
wherein the loan originator's database is not a loan officer's database.

45. (Currently amended) The method recited in Claim 33, wherein the step of the loan originator providing services further comprising the step of:

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providing data entry which makes assumptions that require a minimum data fields be entered by the loan originator to collect the data not previously possessed regarding the loan customer.

For at least the reasons discussed in the meeting on May 17, and in the previously filed  
20 response, the Applicants find these claims as amended are allowable and request that their rejection be removed. Should the Examiner be unwilling to remove any rejection to these Claims, the arguments provided by the previous response need to be addressed in the next Office Action.

**Claims 35-37, 39, 41, 43, 46, 48-50, 52-56, 58-60, and 62-64** are dependent upon Claim 32  
25 and only the following been amended to improve readability:

55. (Currently amended) The method recited in Claim 32,  
wherein the loan application includes an estimate of the loan origination fee;  
wherein the method ~~is further comprised of~~ further comprises the step of:  
30 the loan customer paying the loan origination fee.

For at least the reasons discussed in the meeting on May 17, and in the previously filed response, the Applicants find these claims as amended are allowable and request that their rejection be removed. Should the Examiner be unwilling to remove any rejection to these Claims, the arguments provided by the previous response need to be addressed in the next Office Action.

**Claim 65:** Mr. Jennings pointed out in the meeting that the loan originators called out in this Claims were taken directly from the article “Stay in Tune with RESPA”, which provided an explicit teaching away for these elements. Mr. Jennings also committed to amending this claim similarly to the discussed amendment of Claim 1.

65. *(Currently amended) A data processing system, comprising:*  
*means for managing the origination of a mortgage loan by a loan originator*  
*in coordination with a loan broker distinct from the loan originator for a loan*  
*customer distinct from the loan originator, who is at least one member of the*  
*collection comprising: a real estate broker, a real estate agent, a home builder, an*  
*FSBO, and a relocation company, comprising:*  
*means for the loan originator providing services necessary for the origination*  
*of the mortgage loan and not duplicative of services provided by the loan broker,*  
*further comprises:*  
*means for collecting data regarding the loan customer not previously*  
*possessed by the loan originator;*  
*means for generating a loan application for the loan customer*  
*regarding the not previously possessed data regarding the loan customer;*  
*means for generating disclosure documents regarding the mortgage*  
*loan and the already possessed data and the not previously possessed data*  
*regarding the loan customer; and*  
*means for transferring the loan application to the loan broker; and*  
*means for verifying the services are legally compliant with the guidelines of*  
*federal and state law;*

~~wherein the loan originator provides services necessary for the origination of the mortgage loan and not duplicative of services provided by the loan broker; making a loan origination fee paid to the loan originator at a time of closing on the mortgage loan legally compliant with the guidelines of the Real Estate Settlement Procedures Act ("RESPA");~~

~~wherein the loan originator is not the loan broker;~~

~~the loan originator is not the loan customer; and~~

~~wherein the loan originator is at least one member of the collection comprising: a real estate broker, a real estate agent, a home builder, an FSBO, and a relocation company.~~

Based upon the discussion in the meeting May 17 and the previously filed response, the Applicants find this claim as amended allowable and request that any rejection to it be removed. Should the Examiner be unwilling to remove a rejection to this Claim, the arguments provided by the Applicants' previous response need to be addressed in the next Office Action.

**Claims 66, 67, and 72** are dependent upon Claim 65 and have been amended in light of the amendment of Claim 65:

66. (Currently amended) The data processing system recited in claim 65, wherein the means for the loan originator providing services further comprising comprises:  
means for transferring data from a remote computer system to the data processing system; and  
means for incorporating the transferred data into the loan application.

67. (Currently amended) The data processing system recited in claim 65, wherein the means for the loan originator providing services further comprising comprises:  
means for ordering at least one required legal document for the mortgage loan.



72. (Currently amended) The data processing system recited in Claim 65,  
wherein the means for verifying the services are legally compliant comprises further  
comprising:

means for configuring the data processing system to act as the loan  
originator computer.

For at least the reasons discussed in the meeting on May 17, and in the previously filed  
response, the Applicants find these claims as amended are allowable and request that their rejection  
be removed. Should the Examiner be unwilling to remove any rejection to these Claims, the  
arguments provided by the previous response need to be addressed in the next Office Action.

**Claims 68-71 and 73-83** are dependent upon Claim 65 and only the following have been  
amended in this response to improve readability:

69. (Currently amended) The data processing system recited in Claim 66,  
means for transferring data from the remote computer system ~~is further~~  
~~comprised of~~ comprising:

means for transferring data from a credit reporting computer system  
regarding the loan customer to the data processing system.

70. (Currently amended) The data processing system recited in Claim 66,  
means for transferring data from the remote computer system ~~is further~~  
~~comprised of~~ comprising:

means for requesting a report from an inspection agency regarding the loan  
application; and

means for transferring the data from the inspection agency regarding the  
requested report to the data processing system.

73. (Currently amended) The data processing system recited in Claim 72,  
wherein the means for configuring the data processing system ~~is further~~

~~comprised of~~ comprising at least one member of the collection comprising:

*means for determining whether the loan originator needs a license; and*

*means for aiding a licensed loan originator in where to hang the license.*

5           74.     *(Currently amended) The data processing system recited in Claim 65,*  
*wherein the means for generating the loan application is further ~~comprised of~~*  
*comprising:*

*means for translating from a loan originator's database to import*  
*information into the loan application;*

10           *wherein the loan originator is not a loan officer; and*

*wherein the loan originator's database is not a loan officer's database.*

            76.     *(Currently amended) The data processing system recited in Claim 65,*  
*wherein the means for collecting data not already possessed is further*  
15 *~~comprised of~~ comprising:*

*means for data entry making assumptions that require a minimum data fields*  
*be entered by the loan originator.*

            77.     *(Currently amended) The data processing system recited in Claim 65,*  
20 *wherein the means for generating the loan application is further ~~comprised of~~*  
*comprising:*

*means for determining which forms are appropriate to the loan application.*

25           For at least the reasons discussed in the meeting on May 17, and in the previously filed  
response, the Applicants find these claims as amended are allowable and request that their rejection  
be removed. Should the Examiner be unwilling to remove any rejection to these Claims, the  
arguments provided by the previous response need to be addressed in the next Office Action.

30           **Claim 84:** Mr. Jennings pointed out in the meeting that the loan originators called out in this  
Claim were taken directly from the article "Stay in Tune with RESPA", which provided an explicit

teaching away for these elements. Mr. Jennings also committed to amending this claim similarly to the discussed amendment of Claim 1.

84. (Currently amended) A computerized method comprising the step of:

managing the origination of a mortgage loan by a loan originator in coordination with a loan broker distinct from the loan originator for a loan customer distinct from the loan originator, who is at least one member of the collection comprising: a real estate broker, a real estate agent, a home builder, an FSBO, and a relocation company, comprising the steps of:

the loan originator providing services necessary for the origination of the mortgage loan and not duplicative of services provided by the loan broker, further comprises the steps of:

generating a loan application for the loan customer regarding not previously possessed data by the loan originator about the loan customer;

generating disclosure documents regarding the mortgage loan and the not already possessed data regarding the loan customer; and

transferring the loan application to the loan broker; and  
verifying the services are legally compliant with the guidelines of federal and state law

~~wherein the loan originator provides services necessary for the origination of the mortgage loan and not duplicative of services provided by the loan broker, making a loan origination fee paid to the loan originator at a time of closing on the mortgage loan legally compliant with the guidelines of the Real Estate Settlement Procedures Act ("RESPA");~~

~~wherein the loan originator is not the loan broker;~~

~~wherein the loan originator is not the loan customer; and~~

~~wherein the loan originator is at least one member of the collection comprising: a real estate broker, a real estate agent, a home builder, an FSBO, and a relocation company.~~

Based upon the discussion in the meeting May 17 and the previously filed response, the Applicants find this claim as amended allowable and request that any rejection to it be removed. Should the Examiner be unwilling to remove a rejection to this Claim, the arguments provided by the Applicants' previous response need to be addressed in the next Office Action.

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**Claims 85, 86, 92, 94, and 96** are dependent upon Claim 84 and have been amended in light of the amendment of Claim 84:

85. (Currently amended) *The method of claim 84, wherein the step of the loan originator providing services further ~~comprising~~ comprises the step of:*  
the loan originator operating a computer as a loan originator computer.

86. (Currently amended) *The method of Claim 85, wherein the step of the loan originator providing services further ~~comprising~~ comprises the steps of:*  
transferring data from a remote computer system to the loan originator computer; and  
incorporating the transferred data into the loan application.

92. (Currently amended) *The method recited in Claim 85, wherein the step of the loan originator providing services further ~~comprising~~ comprises the step of:*  
ordering at least one required legal document for the mortgage loan.

94. (Currently amended) *The method recited in Claim 84, wherein the step of the loan originator providing services further ~~comprising~~ comprises of the step of:*  
translating from a database of the loan originator to import information into the loan application;  
wherein the loan originator is not a loan officer; and  
wherein the loan originator's database is not a loan officer's database.

96. (Currently amended) *The method recited in Claim 85, wherein the step of the loan originator providing services further ~~comprising~~ comprises the step of:  
providing data entry which makes assumptions that require a minimum data  
fields be entered by the loan originator to collect the data not previously possessed  
regarding the loan customer.*

For at least the reasons discussed in the meeting on May 17, and in the previously filed response, the Applicants find these claims as amended are allowable and request that their rejection be removed. Should the Examiner be unwilling to remove any rejection to these Claims, the arguments provided by the previous response need to be addressed in the next Office Action.

**Claims 87-89, 91, 93, 95, and 97-107** are dependent upon Claim 84 with the following claims amended to improve readability:

87. (Currently amended) *The method recited in Claim 86,  
wherein the step transferring data from the remote computer system ~~is further~~  
~~comprised of further~~ comprises the step of:  
transferring data from a credit reporting computer system regarding the loan  
customer to the loan originator computer.*

88. (Currently amended) *The data processing system recited in Claim 86,  
wherein the step transferring data from the remote computer system ~~is further~~  
~~comprised of further~~ comprises the steps of:  
requesting a report from an inspection agency regarding the loan  
application; and  
transferring data from inspection agency regarding the requested report to  
the storage means.*

91. (Currently amended) *The method recited in Claim 90,  
wherein configuring the computer system ~~is further comprised of further~~*

*comprises at least one member of the collection comprising the step of:*

*determining whether the user needs a license; and  
aiding a licensed originator in where to hang the license.*

5           97.     *(Currently amended) The method recited in Claim 85,  
              wherein the step generating the loan application ~~is further comprising~~ the  
              step of:  
              using the loan originator computer to automatically determine which forms  
              are appropriate for the loan application.*

10           98.     *(Currently amended) The method recited in Claim 84,  
              wherein the disclosure documents include a notice disclosure statement  
              further including an estimate of the loan origination fee to be paid to the loan  
              originator.*

15                 *wherein the method ~~is further comprised of~~ further comprises the step of:  
                  the loan customer paying the loan origination fee.*

              103.    *(Currently amended) The method recited in Claim 84,  
                  wherein the loan application includes an estimate of the loan origination fee;  
20                 wherein the method ~~is further comprised of~~ further comprises the step of:  
                  the loan customer paying the loan origination fee.*

              For at least the reasons discussed in the meeting on May 17, and in the previously filed  
              response, the Applicants find these claims as amended allowable and request that their rejection be  
25           removed. Should the Examiner be unwilling to remove any rejection to these Claims, the arguments  
              provided by the previous response need to be addressed in the next Office Action.

***Claims 108 and 109:*** *These Claims also needed amendment comparable to that discussed for  
              the previous mentioned Claims:*

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108. (Previously presented) A data processing system, comprising:

means for managing the origination of a mortgage loan by a loan originator in coordination with a loan broker distinct from the loan originator for a loan customer distinct from the loan originator using already possessed data for the loan customer, who is an existing client of the loan originator, comprising:

means for the loan originator providing services necessary for the origination of the mortgage loan and not duplicative of services provided by the loan broker, further comprising:

means for importing already possessed data by the loan originator regarding the loan customer;

means for collecting data regarding the loan customer not previously possessed by the loan originator;

means for generating a loan application for the loan customer based upon the not previously possessed data and the already possessed data, both regarding the loan customer;

means for generating disclosure documents based upon the mortgage loan and the already possessed data and the not previously possessed data regarding the loan customer; and

means for transferring the loan application to the loan broker; and  
means for verifying the services are legally compliant with the guidelines of federal and state law;

~~wherein the loan originator provides services necessary for the origination of the mortgage loan and not duplicative of services provided by the loan broker, making a loan origination fee paid to the loan originator at a time of closing on the mortgage loan legally compliant with the guidelines of the Real Estate Settlement Procedures Act ("RESPA");~~

~~wherein the loan originator is not the loan broker;~~

~~wherein the loan originator is not the loan customer; and~~

~~wherein the loan customer is an existing client of the loan originator.~~

109. (Currently amended) A computerized method comprising the step of:  
managing the origination of a mortgage loan by a loan originator in  
coordination with a loan broker distinct from the loan originator for a loan customer  
distinct from the loan originator and the loan customer is an existing client of the  
5 loan originator, comprising the steps of:

the loan originator providing services necessary for the origination of the  
mortgage loan and not duplicative of services provided by the loan broker using  
already possessed data for the loan customer, further comprising the steps of:

generating a loan application for the loan customer based upon  
10 already possessed data and a not previously possessed data by the loan  
originator about the loan customer;

generating disclosure documents based upon the mortgage loan, the  
already possessed data and the not already possessed data regarding the  
loan customer; and

15 transferring the loan application to the loan broker; and  
verifying the services are legally compliant with the guidelines of federal and  
state law;

~~wherein the loan originator provides services necessary for the origination of~~  
~~the mortgage loan and not duplicative of services provided by the loan broker,~~  
20 ~~making a loan origination fee paid to the loan originator at a time of closing on the~~  
~~mortgage loan legally compliant with the guidelines of the Real Estate Settlement~~  
~~Procedures Act ("RESPA");~~

~~wherein the loan originator is not the loan broker;~~

~~wherein the loan originator is not the loan customer; and~~

25 ~~wherein the loan customer is an existing client of the loan originator.~~

Based upon the discussion in the meeting May 17 and the previously filed response, the  
Applicants find this claim as amended allowable and request that its rejection be removed. Should  
the Examiner be unwilling to remove a rejection to this Claim, the arguments provided by the  
30 previous response need to be addressed in the next Office Action.



**Claim 110 to 117:** In the meeting on May 17, Examiner Colbert found that these Claims added in the last response constituted a new invention, and in the meeting requested an election to restrict, which Mr. Jennings and Mr. Smith provisionally agreed should be for the Claims between 1  
5 and 109, and cancelled Claims 110 to 117, which is confirmed in the listing of the Claims in this response.

**Request for Telephone Interview:**

The Applicant requests a telephone interview with Mr. Earle Jennings be scheduled in June 2007. The purpose of the meeting is to finalize any remaining issues needed for putting the application in condition for allowance.

**Summary of these remarks**

This paper includes an amendment to the specification claiming priority to three provisional patent applications that had been correctly listed in the transmittal sheet of the initially filed application, but not in the specification. It includes a listing of claims, in which Claims 110-117 are cancelled, and the remaining independent claims are amended in the spirit of the guidance provided by the Examiners in the meeting of May 17.

This paper also includes remarks in four parts, the first providing the Applicants' summary of telephone interviews that took place between the filing of the previous amendment of April 30 and the meeting of May 17, the Applicants' summary of the meeting of May 17, a discussion of claims as amended, a request for a telephone interview for June, and this summary.

The Applicants believes that the amended claims and the previously filed arguments in the response of April 30 address all the rejections raised by the Examiner, and respectfully request that the Claims be allowed. The Applicants further respectfully requests that a timely Notice of Allowance be issued in this case.

If we may be of any assistance in this case, please feel free to contact Earle Jennings or Gregory Smith at (510) 742-7417.

/Earle Jennings/

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